2025 OANDA WELCOME BACK BONUS PROMOTION TERMS & CONDITIONS

These terms and conditions shall apply to the 2025 OANDA Welcome Back Bonus Promotion (the "**Promotion**") which is offered to existing account holders (subject to eligibility criteria set forth below) of OANDA (Canada) Corporation ULC, incorporated in Alberta with its principal place of business in Toronto, Canada ("**OANDA**").

By participating in the Promotion, each participant agrees to observe and be bound by these terms and conditions and the general terms of business (including supplemental terms) that apply to their account (collectively, the "**Terms of Business**"), as well as by any relevant policy issued by OANDA from time to time (together with the Terms of Business, the "**Promotion Terms**"). OANDA reserves its absolute right to revise and amend these Promotion Terms without prior notice. In case of disputes, the interpretations, and decisions of OANDA shall be final and binding on all participants.

1. **Eligibility**
   - 1.1 The Promotion is offered to existing account holders who have established a trading account with OANDA on or before Sept 1, 2024, and who have not placed a trade or had open trades in their live account within the last one hundred and twenty (120) days; new account holders (those with an account opened on or after Sept 2, 2024) are ineligible for this Promotion unless they have received an invitation to participate by email.
   - 1.2 The Promotion is offered by OANDA and is only open to account holders of OANDA; clients of any other entity directly or indirectly controlling, controlled by, or under direct or indirect common control with OANDA (such entities, "**OANDA Group Affiliates**") are not eligible.
   - 1.3 Employees of OANDA and OANDA Group Affiliates and their immediate family members shall not be eligible to participate in the Promotion. In addition, employees of any partners and agencies (including, without limitation, any external auditor(s) and advertising agencies) who are directly involved in the organization or conduct of the Promotion shall not be eligible to participate in the Promotion. This Promotion is also not open to employees of any other company engaged in direct competition with OANDA.
   - 1.4 This Promotion is a stand-alone offer and cannot be used in conjunction with the Elite Trader Program (Premium account offering) or any other rebate, commission reduction, promotion or similar offering of OANDA.
   - 1.5 The Promotion is limited to one account per household and no multiple entries will be permitted. Multiple accounts from the same household, including any household member who previously received a welcome bonus or similar promotion (including a sweepstakes) sponsored by OANDA, will be barred from the Promotion.
   - 1.6 Joint accounts or accounts that have a power of attorney in force authorizing one or more third parties to trade on an account holder's behalf are not eligible for the Promotion.
   - 1.7 Only natural persons over eighteen (18) years of age and with full legal capacity are eligible for this Promotion.
   - 1.8 All eligibility requirements set forth under this paragraph 1 shall be subject to review by OANDA and any determination shall be made by OANDA in its sole discretion.

2. **Promotion Timing.** The Promotion begins on January 2, 2025 at 9:00 a.m. New York time (the "**Promotion Start Date**") and ends on December 31, 2025 at 5:00 p.m. New York time (the "**Promotion End Date**"). The OANDA system used to record the time of trade execution is the official method for determining timing of the period from Promotion Start Date to Promotion End Date (the "**Promotion Period**").

3. **Entry Requirements**

3.1 To qualify for the Promotion, account holders determined by OANDA to be eligible under paragraph 1 must complete all of the tasks listed below:

a) register for the Promotion through https://www.oanda.com/ca-en/trading-stimulation-and-reactivation-q1-2025 or a website sponsored by an introducing broker or marketing partner of OANDA's within the Promotion Period outlined in paragraph 2;

b) deposit a Deposit Amount of at least the minimum amount for the Promotion Entry Level (as set forth in paragraph 4.1) and maintain such amount in their account for at least thirty (30) days from the date the account holder meets the Minimum Deposit Amount ; and

c) meet the Minimum Number of Qualifying Trades (set forth in paragraphs 3.2 and 4.1).

3.2 A "Qualifying Trade" is defined as the opening and closing of a standard lot or 100,00 units of trade in a currency pair other than the pairs with the Hong Kong Dollar (HKD) as the base currency. The Minimum Number of qualifying Trades is calculated by dividing the bonus amount by 50 and means the minimum number of trades (subject to potential risk of loss) that must be executed by the account holder as set forth in paragraph 4.1 on or before the Promotion End Date.

3.3 An account holder who meets the requirements of paragraph 3.1 and 3.2 shall be deemed a "**Qualifying Applicant**".

QUALIFYING APPLICANTS SHOULD READ THESE PROMOTION TERMS CAREFULLY INCLUDING THE TERMS OF BUSINESS APPLICABLE TO THEIR ACCOUNT, PRIOR TO ACCEPTING ANY WELCOME BACK BONUS (AS SET FORTH IN PARAGRAPH 4).

3.4 OANDA expects that all entrants will participate in its bonuses and promotional offerings fairly so that our other customers may also enjoy OANDA's services. Therefore, this Promotion is subject to a fair use policy and consequently OANDA has the right to withhold the benefits of the Promotion if it has reasonable belief that there has been unfair or abusive conduct in breach of the Promotion Terms. Examples of conduct that will be considered unfair or abusive include, without limitation:

a) co-operation, collusion or organization of trades from the same source;

b) using minimal stop-loss or take-profit levels for the sole purpose of meeting the Minimum Notional Trade Volume Requirements set forth in paragraph 3.2;

c) obviating the eligibility requirements of paragraph 1;

d) concealing one's country of residence in order to access a promotion or bonus that is not available in the entrant's country of residence; and

e) any sharing of this Promotion via email, social media etc. with unintended recipients outside of authorized promotional distribution channels.

3.5 All determinations under this paragraph 3 shall be made by OANDA in its sole discretion.

4. Mechanics of the Promotion

4.1 Qualifying Applicants will be eligible to receive a bonus (a "**Welcome Back Bonus**") based on their Initial Deposit Amount and meeting the Minimum Number of Qualifying Trades as set forth below. All amounts are in CAD or the equivalent value depending on the nominated currency of the Qualifying Applicant's OANDA account:

Promotion Entry Level: Minimum Deposit Amount	Bonus Amount	Minimum Number of Qualifying Trades
$1,000 CAD	10% of the Initial Deposit Amount	Bonus amount / 50

4.2 Trades can be made in any currency pairs offered by OANDA except HKD pairs. For example if the potential deposit bonus is $100 CAD, divide this amount by 50 ($100/50), which equals opening and closing 2 trades of 1 standard lot or 100,000 units each.

4.3 The Welcome Back Bonus corresponding to the Qualifying Applicants deposit amount will be credited to the Qualifying Applicant's OANDA account sixty (60) days after the requirements set forth in paragraph 3.2 are met. Thereafter, the Welcome Back Bonus may be used for trading or withdrawn from the Qualifying Applicant's OANDA account.

4.4 The maximum bonus is $10,000 CAD.

4.5 Only one Welcome Back Bonus will be paid to the Qualifying Applicant. Following payment of a Welcome Back Bonus, a Qualifying Applicant will not be eligible to receive any further payments in respect of this Promotion. The Welcome Back Bonus is non-transferable, and no cash alternative is available. No transfer, assignment or substitution of the Welcome Back Bonus by Qualifying Applicants is permitted.

4.6 If any restrictions apply to the Qualifying Applicant's OANDA account, the Qualifying Applicant will not receive a Welcome Back Bonus until the restrictions have been lifted.

4.7 The Qualifying Applicant's account must remain open and in good standing in order for a Welcome Back Bonus to be credited.

4.8 OANDA will not be liable for any losses that may be incurred as a result of trading including trading with any amount credited as a Welcome Back Bonus.

5. General

5.1 This Promotion is solely for personal purposes and any commercial use is strictly prohibited. The Promotion registration page on any designated website is intended for eligible clients of OANDA and should not be published or distributed publicly.

5.2 By submitting their details and particulars for this Promotion, Qualifying Applicants consent to OANDA using such information and contacting them for the marketing efforts of OANDA and/or its sponsor(s). Qualifying Applicants must inform OANDA if they do not wish to receive such information by contacting OANDA's Customer Service Team.

5.3 OANDA reserves the right, at its sole discretion and at any time without notice or assigning any reason therefore, to make the Welcome Back Bonus payment in the same currency as the Qualifying Applicant used to fund their Deposit Amount.

5.4 OANDA reserves the right to review a Qualifying Applicant's eligibility to participate in the Promotion (see paragraph 1.8). If OANDA determines, in its sole discretion, that the Qualifying Applicant has breached the Promotion Terms, OANDA may reverse any Welcome Back Bonus credited to the Qualifying Applicant's account. In such cases, a Qualifying Applicant shall not be entitled to any payment or compensation from OANDA for any Welcome Back Bonus that has been forfeited or reclaimed under this paragraph 5.4.

5.5 In the event that any of the Deposit Amount funds are cancelled, clawed or charged back, returned from the bank for insufficient funds, fraud, or any other reason, the Qualifying Applicant will become ineligible for a Welcome Back Bonus. In such cases, OANDA has the right to reclaim and remove any Welcome Back Bonus deposited to a Qualifying Applicant's account under this Promotion. OANDA reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process, the operation of the Promotion, or breaches the Promotion Terms including any applicable account Terms of Business.

5.6 OANDA shall not be liable to any account holder or any other persons for any loss, taxes or damages arising in connection with the Promotion, including without limitation, any error, technical malfunction of the internet or OANDA’s trading platform, or any breakdown or malfunctions in any computer system, mobile application, downloadable software, or equipment including that of a Qualifying Applicant.

5.7 The decision of OANDA on all matters relating to the Promotion shall be final and binding on all participants and any other persons, including, without limitation, any decision to cancel or suspend the Promotion and thereafter no correspondence(s) will be entered into.

5.8 OANDA reserves the right to cancel, revoke or withdraw the Promotion at any time in case of any suspected abuse of the Promotion by a participant.

5.9 OANDA may at any time at its sole and absolute discretion, without notice or assigning any reason therefore, terminate this Promotion, or delete, vary, supplement, amend, restrict, withdraw or modify any one or more of these Promotion Terms in such manner as OANDA thinks fit, including without limitation, the eligibility of any client, the bases and methods of identification of Qualifying Applicants and any dates in connection with the Promotion and the time period of the Promotion. Modifications and/or exceptions to these Promotion Terms are at OANDA’s sole and absolute discretion. OANDA is the sole arbiter of these Promotion Terms and any other issue arising under this Promotion. OANDA shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damages suffered by any person as a result of this Promotion and its Promotion Terms.

5.10 Any dispute or situation not covered by these Promotion Terms will be resolved by OANDA’s management in a manner it deems to be the fairest to all concerned, and that decision shall be final and binding on all parties. No correspondence(s) will be entered into.

5.11 This Promotion will be governed by the laws of the jurisdiction of the OANDA entity with which the Qualifying Applicant’s account was opened (i.e., OANDA Corporation would be the laws of the State of New York and OANDA Canada ULC would be the laws of Canada and/or Ontario as applicable).

5.12 If any term of these Promotion Terms is found to be illegal, invalid or unenforceable under any applicable law, such term shall, insofar as it is severable from the remaining terms, be deemed omitted.

5.13 If these Promotion Terms are translated into a language other than English, then the English version of the Promotion Terms shall prevail where there is any inconsistency.

5.14 Each Qualifying Applicant who successfully takes part in this Promotion is responsible for any and all taxes payable (if any) as a result of the deposit of the Welcome Back Bonus to their account, and therefore all Qualifying Applicants should consult their tax advisers concerning the reporting of Welcome Back Bonus payments.

Risk Warning: Leveraged trading in foreign currency contracts or other off-exchange products on margin carries a high level of risk and may not be suitable for everyone. We advise you to carefully consider whether trading is appropriate for you in light of your personal circumstances. You may lose more than you invest. Information on this website is general in nature. We recommend that you seek independent financial advice and ensure you fully understand the risks involved before trading. Trading through an online platform carries additional risks. Refer to our website’s legal section at: https://www.oanda.com/us-en/legal/ .

OANDA Corporation is a registered Futures Commission Merchant and Retail Foreign Exchange Dealer with the Commodity Futures Trading Commission and is a member of the National Futures Association, No: 0325821.

OANDA (Canada) Corporation ULC is regulated by the Canadian Investment Regulatory Organization (CIRO).